

Prepared By & Return To:
Mississippi Real Estate Closings
5699 Getwell Road
Building G, Suite 1
Southaven, MS 38672
662-349-1818
808-81

Prepared By and Return to:
CORNELIUS LAW FIRM
9855 HWY. 178
OLIVE BRANCH, MS 38654
662-895-1516
522

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned The Bank of New York Trust Company, N.A., as successor Trustee to JPMorgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4 does hereby grant, bargain, sell, convey and specially warrant unto JAMES E. RITCH, JR. AND SANDI L. RITCH as joint tenants with full right of survivorship and not as tenants in common the following described land lying and being situated in DeSoto County, Mississippi, to-wit:

Lot 248, Section C, Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, as shown on plat of record in Book 71, Page 9, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

This conveyance is made subject to:
Subdivision restrictions, building lines and easements of record in Plat Book 71, Page 9.

It is agreed and understood that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis on actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

This conveyance is subject to any and all building restrictions, restrictive covenants, easements, rights-of-way, and mineral reservations of record, affecting said property.

IN WITNESS WHEREOF, has caused this instrument to be signed in its name by its undersigned officer and its corporate seal to be hereunto affixed, on this the 3 day of April, 2008.

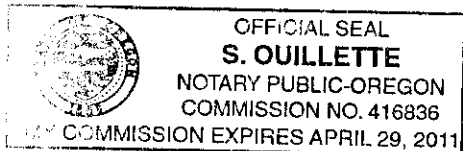
The Bank of New York Trust Company, N.A., as successor Trustee to JPMorgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4

BY: Alicia M. Foster
ITS: Authorized Signer

STATE OF Oregon
COUNTY OF Washington

PERSONALLY appeared before me, the undersigned authority in and for the above mentioned county and state, Alicia M. Foster, (name of person signing) personally known to me to be the Authorized Signer, (title of the person) who acknowledged that he signed, sealed and delivered the above and foregoing instrument of writing on the day and year therein mentioned, for and on behalf of said attorney in fact or trustee being so authorized to execute the aforementioned document for said attorney in fact or trustee who is also authorized to act in the premises.

WITNESS MY SIGNATURE and official seal, this the 3 day of April, 2008.



[Signature]
NOTARY PUBLIC

My commission expires: _____

GRANTOR: The Bank of New York Trust Company, N.A., as successor Trustee
c/o Wilshire Credit Corporation
14523 SW Millikan, Suite 200
Beaverton, OR 97005
503-223-5600

GRANTEE: JAMES E. RITCH, JR. AND SANDI L. RITCH
12795 Fox Hunter Dr., Olive Branch, MS 38654
901-619-3897
N/A

INDEXING INSTRUCTIONS: Lot 248, Section C, Fox Creek Subdivision